MERCHANT'S & TRADESMAN'S MUTUAL LIFE ASSURANCE SOCIETY, 5, Cheapside, Bank Street, London, and all the principal towns in the Kingdom.

TRUSTEES.

Jeffery Smith, esq. | David Ferguson, esq.
Thomas How, esq.

ADVANTAGES OFFERED BY THIS SOCIETY.

Policies indisputable, except in cases of fraud.
All the medical fees paid by the Society.
Assurances of every description effected.

NON-FORFEITURE OF POLICIES.

Assurers unable, or who find it inconvenient, to pay their premiums as they fall due, may have a credit on application to the board.

Loans granted on personal and other securities, in connection with life assurance.

The directors, being desirous of extending the agencies in and round the metropolis and throughout the provinces, are ready to receive applications from influential and active persons, personally or with a reference.

GEORGE THOMPSON, Manager.
THOS. MUSGRAVE, Secretary.

PHŒNIX FIRE ASSURANCE COMPANY, Lombard-street, and Charing-cross, London.

Established in 1782.

TRUSTEES AND DIRECTORS.

SIR ROBERT HARRY INGLIS, Bart. M.P.

Deodatus Barton, esq.	Thomas Hodgson, esq.
Cornelius Edward Coops, esq.	James Horne, esq.
William Cotton, esq.	John Derrien Magens, esq.
William Davis, esq.	J. Masterman, esq. M.P.
George Arthur Fuller, esq.	John Petty Muspratt, esq.
Emanuel Goodhart, esq.	George Stanley Repton, esq.
James A. Gordon, esq.	Benjamin Shaw, esq.
Henry Green, esq.	Charles Hampden Turner, esq.
Joseph Owen Harris, esq.	Matthew Whiting, esq.
Kirkman Daniel Hodgson, esq.	Thomas Wilson, esq.

ASSISTANT DIRECTOR—Thomas Richter, esq.

AUDITORS.

John Davis, esq. | John Hodgson, esq.
William Hammond, esq.

SECRETARIES.

Wilmer Harris, esq. | George William Lovell, esq.

ACCOUNTANT AND SURVEYOR—John Shaw, Esq.
SOLICITORS—Messrs. Dawes and Sons, Angel-court.

Insurances against Loss by Fire are effected by the PHŒNIX COMPANY upon every description of Property, in every part of the World, on the most favourable Terms.

Persons insuring with the PHŒNIX COMPANY are not liable to make good the losses of others, as is the case in mutual offices.

Insurances with this Company expiring at Michaelmas must be renewed within Fifteen days thereafter, or they will become void.

Receipts are now ready at the principal Offices, Lombard-street and Charing-cross, and with the respective Agents throughout the United Kingdom.

GUARDIAN FIRE and LIFE ASSURANCE COMPANY, No. 11, Lombard-street, London.

DIRECTORS.

Thomson Hankey, jun. esq. Chairman.
Sir Walter R. Farquhar, bart. Deputy Chairman.

Henry Drake Berens, esq.	Samuel Marjoribanks, esq.
John Dixon, esq.	John Martin, esq. M.P.
Francis Hart Dyke, esq.	Rowland Mitchell, esq.
John Harvey, esq.	James Morris, esq.
John G. Hubbard, esq.	Henry Norman, esq.
George Johnstone, esq.	Henry R. Reynolds, jun. esq.
John Labouchere, esq.	John Thornton, esq.
John Lewis, esq.	James Tulloch, esq.
George Lyall, esq.	Henry Vigne, esq.

AUDITORS.

A. W. Roberts, esq.	Henry Sykes Thornton, esq.
Lewis Loyd, jun. esq.	John Henry Smith, esq.

George Keys, esq. Secretary.
Griffith Davies, esq. F.R.S. Actuary.

LIFE DEPARTMENT.—Under the provisions of an Act of Parliament, this Company now offers to future Insurers Four-fifths of the Profits with Quinquennial Division, or a Low Rate of Premium without participation of Profits.

The next division of Profits will be declared in June 1855, when all Participating Policies which shall have subsisted at least one year at Christmas 1854 will be allowed to share in the Profits.

At the several past Divisions of Profits made by this Company, the Reversionary Bonuses added to the Policies from One-Half the Profits amounted, on an average of the different ages, to about One per Cent. per Annum on the sums insured, and the total Bonuses added at the four Septennial Divisions exceeded 70 per Cent.

FOREIGN RISKS.—The Extra Premiums required for the East and West Indies, the British Colonies, and the northern parts of the United States of America, have been materially reduced.

INVALID LIVES.—Persons who are not in such sound health as would enable them to insure their Lives at the Tabular Premiums, may have their Lives insured at Extra Premiums.

LOANS granted on Life Policies to the extent of their values, provided such Policies shall have been effected a sufficient time to have acquired in each case a value not under £50.

ASSIGNMENTS of POLICIES.—Written Notices of, received and registered.

Notice is hereby given, that Fire Policies which expire at Michaelmas next be renewed within fifteen days at this Office, or with Mr. BAMS, No. 1, St. James-street, corner of Pall-mall; or with the Company's Agents throughout the Kingdom, otherwise they become void.

NATIONAL ASSURANCE and INVESTMENT ASSOCIATION.

7, St. Martin's-place, Trafalgar-square, London.
Established May, 1844.

INVESTMENT OF CAPITAL AND SAVINGS.

The object of the Investment Department of this Institution, is to open equally secure and profitable channels of investment for the surplus capital of the affluent, and the provident savings of the industrial classes of the community. To persons desirous of placing their money out at interest, but unused to seeking securities, and inexperienced in estimating their value, this Institution offers immediate facilities, and an opportunity of realising the highest rate of interest yielded by first-class securities in which alone the money deposited with the Association is employed.

Interest payable in January and July.

CAPITAL STOCK, £1,000,000.

The Capital Stock is altogether distinct and separate from the Depositors' Stock in the Investment Department of this Institution. It constitutes, with the Premium Funds, a guarantee for the engagements of the Association, and has been provided in order to render the security of the Assured complete.

FOR SECURING LOANS OR DEBTS.

Amongst the varied and extensive Tables of this Institution will be found one peculiarly advantageous where Policies are required for assuring loans or debts. The rate of Premium by this Table will protect the Interest of the Policy holder from all contingencies, and allow the Life assured to proceed to, and reside in, any part of the world.

MUTUAL ASSURANCE.

Assurances may be effected from £5. to 10,000. on a Single Life.
Reserve profits belong to the Assured, and divided annually.
Credit for half the amount of the first Six annual Premiums.
Medical men remunerated for their Reports.
Liberty to Travel, and Foreign residence greatly extended.

COLLEGE EDUCATION.

A Novel Table has been constructed expressly for the use of this Institution, whereby a Parent, by the payment of a very small annual premium, may, in the event of death, secure to a Child, either an Annuity, payable from the age of 17 to 23, or an equivalent amount in money.

Other new and important Tables for Educational purposes, and Endowments for Children, are in course of construction, and will shortly be published.

The Tables for Reversionary and Deferred Annuities, are particularly deserving of attention, whether regarded as a means of providing for a particular individual, or as a resource against the casualties of age, involving, as it does, the uncertainties of health and fortune.

Full information and prospectuses may be obtained, on application at the Head Offices of the Association, or to the respective Agents, throughout the United Kingdom.

PETER MORRISON, Managing Director.

Applications for Agencies may be made to the Managing Director.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital, 200,000l.

TRUSTEES.

Ralph Creyke, esq. Rawcliffe Hall.
John Swann, esq. Ashfield.
Leonard Thompson, esq. Sheriff Hutton Park.

BANKERS.—Messrs. Swann, Clough, and Co. York.
ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for LIFE INSURANCES, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for insuring 100l.

Age next birth-day.	A MALE.	A FEMALE	Age next birth-day.	A MALE.	A FEMALE.
	Whole Life Premiums			Whole Life Premiums	
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
10	1 7 6	1 8 6	46	3 11 6	3 3 9
13	1 8 3	1 7 6	50	4 1 9	3 13 3
16	1 11 3	1 9 10	53	4 11 6	4 3 6
20	1 14 4	1 11 6	56	5 3 0	4 14 0
23	1 17 0	1 13 6	60	6 6 0	5 19 6
26	2 0 3	1 16 3	63	7 4 0	6 9 6
*30	2 3 6	1 19 9	66	8 4 0	7 10 6
33	2 8 6	2 2 10	70	10 6 4	9 7 6
36	2 13 0	2 6 4	73	11 18 9	11 9 6
40	2 19 6	2 12 6	76		13 1 9
43	3 6 3	2 17 9	80		15 15 10

* EXAMPLE.—A gentleman whose age does not exceed 30, may insure 1,000l. payable on his decease, for an annual payment of 23l. 10s.; and a lady of the same age can secure the same sum for an annual payment of 19l. 17s. 6d.

Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES

are also effected by this Company, on the most moderate terms.

Agents are wanted in those towns where no appointments have been made. Applications to be made to

Mr. W. L. NEWMAN, Actuary and Secretary, York.

LOANS.—Persons desirous of obtaining ADVANCES from 20l. to 250l. upon approved personal security, repayable by easy instalments, extending over a lengthened period, are invited to examine the principles of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASHER.—Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 17, New Bridge-street, Blackfriars. Rules 6d. each copy, or 1s. per post. Note.—Four new classes are now in course of formation for London, and will immediately commence operations.

MONEY ON LOAN, at 3l. per Cent. per Annum.—ARNEWAY'S CHARITY.—NOTICE IS HEREBY GIVEN, that the Trustees of this Charity are enabled to lend out the Trust Moneys to poor occupiers or traders resident within the City and Liberty of Westminster, that is to say, within the parishes of St. Margaret and St. John the Evangelist, St. Anne, Soho, St. Clement Danes, St. George, Hanover-square, St. James, St. Martin-in-the-Fields, St. Mary-le-Strand, and St. Paul, Covent Garden. The amount of each loan is not to exceed 10l. is to bear interest after the rate of 3l. per cent. per annum, and is to be secured by the bond of the borrower, with two sureties. Printed Forms of Application, and all necessary information, may be obtained by applying personally, between the hours of Ten and Three o'clock in the day, at the office of the Clerk and Solicitor to the Trustees, No. 14, Great Queen-street, St. James's Park.

By order, EDWARD R. STEPHENSON,
Clerk and Solicitor to the Trustees.

NOTE.—The Trustees meet on the second Wednesday in every month, to consider such applications for loans as have been sent in one clear week at the least before the first day of the month.—The sureties must be unexceptionable.

TO ARCHITECTS.

COMPETITION and other DRAWINGS.—Mr. THOMAS R. BOYS, Member of the New Society of Painters in Water Colours, and author of "The Picturesque Architecture of Paris, Ghent, Rouen," &c. and of "London as it is," offers his services in Tinting Backgrounds, Landscapes, Perspective Views, Interiors, &c. From the long experience he has had in such subjects, he is fully aware of the points essentially necessary to be attended to. Drawings and designs lithographed in a superior manner.—Address, Mr. BOYS, 18, Albany-street, Regent's-park.

DECORATIVE PAINTING.—Mr. FREDERICK SANG, from the Royal Academy of Munich, DECORATIVE ARTIST in FRESCO, and in all other manners of Painting; whose works may be seen in the principal public buildings of the metropolis, begs to inform his patrons and Architects in particular, that he has considerably increased his Establishment, and is now enabled to undertake, on the shortest notice, the embellishments of private and public buildings, in any part of the United Kingdom, on the most reasonable terms, and in any of the Classical, Mediæval, or Modern Styles.—Apply to F. SANG, Decorative Artist, 33, Pall-mall, London.

QUANTITIES, SPECIFICATIONS, SCHEDULES of PRICES, WORKING DRAWINGS, &c. copied, lithographed, or printed.

PLANS, ELEVATIONS, DRAWINGS of MACHINERY, &c. lithographed or engraved.

BUILDERS' and CONTRACTORS' ACCOUNT-BOOKS; DRAWING PAPERS; ditto, mounted and continuous. TRACING PAPER and CLOTH; ditto in lengths.

GENERAL STATIONERY, for the use of BUILDERS, ARCHITECTS, SURVEYORS, and ENGINEERS, at the lowest current rates.

WATERLOW and SONS, 65 to 68, London-wall; and 49, Parliament-street, London.
Contracts for the supply of large establishments.

BILLS of QUANTITIES.—DAY and SON, Lithographers to the Queen.—Lithograph Bills of Quantities with the greatest despatch, and at a vast saving on the prices generally charged.

Perspective got up from Geometrical Drawings, either in Outline or Water Colours.

17, GATE STREET, LINCOLN'S-INN-FIELDS.

CHURCH BELLS of the highest quality of tone and finish, at 1s. per lb. Peals of bells re-cast and augmented. House bells, with turned edges and wrought-iron clappers, at 10½d. per lb. Cracks at proportionately reduced prices.—Apply to BARRETT and OSBORNE, Bishopsgate Foundry, Skinner-street, London.

TARPAULINS FOR COVERING ROOFS during Repairs, SCAFFOLD CORD and every description of ROPE used by Builders upon the lowest terms. Marquees and temporary Awnings on sale or hire. Orders per post receive the most prompt attention.—WILLIAM PIGGOTT, 113, Fore-street, City. Manufacturer, by appointment, to her Majesty's Honourable Board of Ordnance.

SECOND-HAND FURNITURE.—Rosewood Chairs and Couch, Gilt Chimney-frame, Loo Table three sets of Window-curtains, set of Dining-tables Mahogany Chairs in morocco and hair cloth. Also several articles of Bed room furniture.—Apply to No. 36, Little Moorfields, Finsbury.

TO FIXTURE DEALERS AND OTHERS.

FOR SALE, TWO OLD SHOP-FRONTS, with glazed sashes, shutters, &c. for 16 feet frontages, both for corner shops, with return sashes,—one recessed in centre, with pair of mahogany doors and fan light.—Apply to Mr. C. R. STANHAM, Builder, 3, Edwardes-terrace, Kensington.

ROYAL COLOSSEUM (every MONDAY at HALF-PRICE).—The Panorama of London, Saloon of Sculpture, Conservatories, Gothic Aviary, Swiss Cottage, &c. &c. open daily from half-past Ten till Five o'clock. In the Evening, from Seven till Ten, the Panorama by Night, and the whole Establishment brilliantly Illuminated by Gas. Admission, One Shilling. Children and Schools half-price. Day or Evening.

CYCLORAMA, ALBANY-STREET.—In consequence of the illness of some of the Hungarian company, will be continued for a short time, the seven magnificent Tableaux of the Crystal Palace, Daily, at Three; Evening, at Eight o'clock. Admission, 1s.; Children and Schools half-price.

PATRON—H. R. H. PRINCE ALBERT.

ROYAL POLYTECHNIC INSTITUTION.—Lectures by J. H. Pepper, esq. on Testing Gold, and on the Australian Gold Districts.—By Dr. Bachhoffner, on the Mode of Preserving Fresh Provisions, illustrated by Specimens from Messrs. Ranken and Medill, and Samples of Patentbe's Solidified Preserved Milk, and Mr. Newton's Patent Concentrated Milk.—By Mr. Crispe, on Morrell's Patent Needles.—By George Buckland, esq. on Music, entitled Musical Variations; concluding series, with Vocal Illustrations, assisted by Miss Blanche Verne, R.A. of Music—New Series of Dissolving Views, &c. &c.—Admission, 1s.; Schools and Children under ten years of age half price. For hours see Programme.

SHREWSBURY and ABERYSTWITH RAILWAY.—THE REA VALLEY ROUTE.—At a numerous and influential Meeting of landed proprietors and other inhabitants of the Rea or Minsterley Valley—convinced of the necessity of railway communication through that populous and extensive mining district, and of the desirableness of the proposed Shrewsbury and Aberystwith Railway taking that route, and desirous of promoting the importance of the subject on the board of directors of the said railway company—held at the Miners Arms Inn, Minsterley, in the county of Salop, on Monday, the 25th of September instant, the Rev. WILLIAM HARRISON, Rector of Pontesbury, in the chair, the following resolutions were carried and unanimously adopted:—

Proposed by FRANCIS HARRIS, Esq.; seconded by Mr. WILLIAM BLAKEWAY.

That the resolution carried at a preliminary meeting, held on the 14th day of September, at Minsterley, be confirmed by the present meeting publicly convened, viz.—That it is the unanimous opinion that the course of the river Rea, from or near to Pontesbury, is the most eligible route for the Shrewsbury and Aberystwith Railroad to be made, as, independent of the dense population lying in and contiguous to the villages of Hanwood, Pontesford, Pontesbury, Minsterley, Westbury, Worthen, &c. &c. the extensive fields of minerals of various descriptions that are now carefully worked, as well as other fresh speculations employed daily over thousand hands and immense steam and other power in this district, point it out at once as the most profitable line for the shareholders and others to adopt in preference to any other.

Proposed by EDWARD DICKEN, Esq.; seconded by WILLIAM NEWETT, Esq.

That a committee be appointed, consisting of the Rev. F. Mere, Mr. Francis Harries, Rev. William Harrison, Rev. Maurice Lloyd, Mr. Joseph Hutchinson, Mr. William Eddowes, Mr. William Blakeway, Mr. Edward Lockton, Mr. Richard Gardner, Mr. William H. Nicholls, Mr. J. M. Shrimpshire, Mr. John Eddowes, Mr. Edward Eddowes, Mr. W. H. Cooper, Mr. Robert Woodward, and Mr. Newett, with power to add to their number, to superintend the interest of the parties connected with this district, and to adopt such measures as they, or the majority of them, shall deem necessary in furtherance of the said undertaking.

Proposed by JOSEPH HICKMAN, Esq.; seconded by FRANCIS HARRIS, Esq.

That the cordial thanks of this meeting be given to the Chairman for the great zeal which he has evinced in the undertaking, and for his conduct as our President of this day.

Proposed by W. H. NICHOLLS, Esq.; seconded by Mr. W. BLAKEWAY.

That a copy of these resolutions be inserted once in the Shrewsbury Chronicle, Eddowes's Journal, The Times, Mining Journal, and Builder.

THE PERMANENT WAY COMPANY beg to call the attention of Boards of Directors, Engineers, and others interested in railways already made, to the important advantages obtained by fish-jointing the rails, as exhibited by the annexed extract from the Report of the Directors of the Eastern Counties Railway, to the half-yearly meeting of shareholders held on the 25th August. This invention not only saves a large current expense in keeping up the permanent way, but by its causing engines and carriages to run more smoothly, increases the wear and tear of both the rails and rolling stock, and adds greatly to the comfort and security of the passengers. The Patent Fish-joints have been largely adopted by the Engineers of the following railways in the country and abroad:—

Eastern Counties Railway,
East Indian,
Edinburgh and Glasgow,
Egyptian,
London, Brighton, and South Coast,
London and North-Western,
Midland,
Montpelier,
North and South Western Junction,
Waterford and Limerick,
York and North Midland,
York, Newcastle, and Berwick.

And are also in course of adoption on many other railways. Where lines not yet furnished with rails, the company draw attention to W. H. Barlow's patent rail, as by its adoption the permanent way may be constructed at the lowest rate per mile, and with greater durability than by any other known system. These rails have been largely adopted by the engineers of the following:—

Great Western,
Dublin and Belfast Railway,
London and North Western,
Midland,
Midland Great Western (Ireland),
Newport and Abergavenny,
South Wales,
West Cornwall, and
Hereford, Ross, and Gloucester.

The Patent Cast-iron Keepers of Mr. P. W. Barlow are adapted to double-headed rails of any pattern, and supersede or replace wooden sleepers. They are adopted on the

East-Indian,
Midland,
East Lancashire,
Londonderry and Enniskillen,

and several other lines.

The Permanent Way Company confines itself entirely to the granting licences to use their various patents, which is done upon very moderate terms. Every information may be obtained by applying to Mr. CHARLES MAY, C.E. 5, Great George-street, Westminster; or to WILLIAM HOWDEN, Secretary, 26, Great George-street.

Extract from the report of the Directors of the Eastern Counties Railway to the half-yearly meeting of Shareholders held on the 25th of August:—

"The system of 'fish-jointing' has hitherto fully borne out Mr. Ashcroft's reports, as giving a smoother road, with less wear and tear to the rolling stock, and at a much reduced expenditure in maintenance."

Extract from the report presented to the half-yearly meeting of the West Cornwall Railway, held on the 25th August:—

"The result of the three months' working of the new rails between Penzance and Camborne has fully borne out the expectations which had been formed as to the durability of the description of rail which, under Mr. Brunel's advice, has been employed in the construction of that part of the line; and the attention of the board having been directed to the bad state of the permanent way on the old line, and the economy and efficiency of the working which would arise from relaying that portion with Barlow's rails, they have given orders for this to be done, and it is now nearly completed."

Extract from the Directors' report to the last Half-yearly Meeting of the Londonderry and Enniskillen Railway:—

"The trial afforded by six additional months' working has also confirmed your directors in the favourable opinion expressed by them respecting the cast-iron road of Mr. Peter W. Barlow."

It has fully answered the expectations formed of it, and there can now be no doubt that its adoption, coupled with the lessened wear and tear from the use of light engines, will effect a material saving in the maintenance of permanent way.

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